

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No. : 09/839,745 Confirmation No.: 1294  
Applicant : MICHAEL J. HORGAN  
Title : METHOD AND SYSTEM FOR UBIQUITOUS ENABLEMENT OF  
ELECTRONIC CURRENCY  
Filed : 04/19/2001  
TC/A.U. : 3693  
Examiner : JOCELYN GREIMEL  
Docket No. : IPS5019.01A  
Cust. No. : 8156

**Mail Stop AMENDMENT**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

**RESPONSE**

Dear Sir:

In response to the Office Action mailed on January 5, 2007, please reconsider the above-identified U.S. patent application in view of the discussion and arguments presented herein.

**Listing of Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.